

U N L V

The University of Nevada, Las Vegas

Student Financial Assistance Guidebook

**Your comprehensive guide to better student financial
assistance and maintenance**

A publication for UNLV students and parents

Student Financial Services Mission Statement

UNLV Student Financial Services works in partnership with students, parents, University departments, high schools, and other external constituencies to cultivate successful student educational outcomes. The department provides learning opportunities for students and the surrounding communities with the goal of producing an informed citizenry about student higher education financing. UNLV Student Financial Services assists students and families in obtaining financial support, facilitates the effective delivery of funds, and provides proper stewardship of the various student assistance programs.

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Contact Information

UNLV Student Financial Services
4505 Maryland Parkway
232 Reynolds Student Services Center
Box 452016
Las Vegas, NV 89154-2016

General Information	(702) 895-3424
Fax Number	(702) 895-1353
Web Homepage	http://financialaid.unlv.edu

Office Hours

Monday

Office/Phone Hours	8:00 AM – 6:00 PM
Walk-in Counseling Hours	Noon – 2:00 PM

Tuesday

Office/Phone Hours	8:00 AM – 5:00 PM
Walk-in Counseling Hours	Noon – 2:00 PM

Wednesday

Office/Phone Hours	8:00 AM – 5:00 PM
Walk-in Counseling Hours	Noon– 2:00 PM

Thursday

Office/Phone Hours	9:00 AM – 5:00 PM
Walk-in Counseling Hours	Noon – 2:00 PM

Friday

Office/Phone Hours	8:00 AM – 5:00 PM
Walk-in Counseling Hours	NONE

Extended hours are available during semester openings for fall, spring, and summer.

Student Rights and Responsibilities

All financial assistance applications and forms must be completed accurately. If you receive student assistance based on reporting false or inaccurate information, you may be subject to conditions under provision of the U. S. Criminal Code and/or repayment under regulations that govern Title IV Financial Assistance Programs.

You have the right to know which programs are available to you at UNLV, the procedures and forms for applying for student assistance, how your eligibility is determined, the criteria for selecting recipients from a group of eligible applicants, the criteria for determining the types and amounts of financial assistance, access to relevant records in your student file, the terms and conditions governing the receipt of funds from any University scholarship, grant, student work, and loan programs, and policies that govern processes regarding financial aid offers and appeals regarding refusal of award offers.

Confidentiality Statement

The Family Education Rights and Privacy Act of 1974 (Buckley Amendment) governs your right to privacy pertaining to education records. This *Act* governs the release of your assistance information to anyone other than you. In some instances, your parent of record does have a right to student specific information. In addition, your information may be shared with other University units on a need-to-know basis and without your consent to provide student services or to enhance your opportunity and access at UNLV. If you wish for someone to have access to your student assistance records, such as a parent, spouse, sibling, grandparent, or other, specific written authorization is required.

UNLV Student Financial Services will not disclose sensitive financial assistance information or award amounts over the telephone to anyone, including you the student applicant. Please keep copies of all documents you receive and submit for your personal records and reference when contacting UNLV-SFS. Any documentation submitted to UNLV-SFS becomes the property of the University and/or other federal agencies.

The Award Notification and On-line Activation

By activating your award on-line, you agree to provide prompt, written notification of any changes in your information or status to UNLV Student Financial Services. These changes include, but are not limited to, planned enrollment, residency, semester credit load, other sources of aid, and federal income tax information. In addition, by activating your award you are confirming that you have read this *UNLV Student Financial Assistance Guidebook*. You also understand that changes to your enrollment, residency, housing, satisfactory academic progress standing, and other aid that you may be receiving may impact your eligibility for specific types of assistance and may impact when your assistance becomes available for payment of your tuition, fees, and other University related expenses.

Again, by activating your award, you are validating that the information, with any reported changes, is true and correct, including your address, living arrangement, and planned enrollment status. You also are certifying that you are not receiving financial aid from any other post-secondary institution during your UNLV periods of enrollment.

Conditional Award Offer

The award offers may change if information on required documents, such as the *FAFSA* or tax statements, varies from the information submitted earlier. Awards that are activated on-line are pending a final review of your financial aid application and other related eligibility requirements. If you submitted your *FAFSA* and *UNLV Scholarship Application* by the priority filing date, you may receive an offer of estimated financial assistance as early as April.

Be mindful that student financial assistance eligibility is also time sensitive. If there is a change in your status for any financial assistance program before or after partial or full award payment, you will be contacted by Student Financial Services and informed of your rights and responsibilities related to federal or state regulations and other compliance standards. Verification of the information you reported on the *Free Application for Federal Student Aid (FAFSA)* and other documents can occur before your award notification is produced, after you have activated your award, or even after your aid has paid. Other time sensitive variables may also be reviewed before and after your financial assistance eligibility is determined. These variables include, but are not limited to, your admissions status, Satisfactory Academic Progress status, educational loan history, current grade level, relevant personal demographic information, and participation in the Quality Assurance Program.

Changes in Financial Aid Information – Address Changes

If your address changes, you must inform UNLV Student Enrollment Services by updating your information via [On-line Registration](#). In addition, Student Financial Services requires that you change your address by submitting a signed, written statement or on-line at the [Student Financial Services home page](#).

Quality Assurance Program

The Quality Assurance Program (QA) was created by the U.S. Department of Education to assure accuracy in the administration of federal financial aid. This is the eleventh year UNLV Student Financial Services is participating in the program. The long-term goals are to simplify the application process, improve and expedite the financial aid delivery process, and reduce the amount of documentation students and families must submit in order to receive financial aid assistance.

The QA Program recently underwent some changes and continues to promote innovative approaches for providing the best possible service to students. Schools have been given more flexibility in this important task by testing new means for the delivery of aid and the verification process. We look forward to this opportunity to create an educational and working relationship with you and your parents.

Determining Financial Need

Cost of Attendance - Contribution (EFC) Financial Need

The Cost of Attendance - Student Budget

The Cost of Attendance (COA) is an estimate of your direct and indirect educational costs calculated by using rules established by the U.S. Congress and based on student surveys, the Consumer Price Index, and the Las Vegas Chamber of Commerce's Composite Cost of Living Index. Direct costs include tuition, fees, books, and supplies. Indirect costs include on-campus room and board (or a housing and food allowance for off-campus students) and allowances for transportation, student loan fees, and miscellaneous personal expenses. The COA varies depending on housing status, residency, and enrollment. Please keep in mind that financial aid programs are designed to cover basic educational costs. These programs are not intended to be used for such things as spouse and/or dependent support, mortgages, credit card debt, and car payments. You are encouraged to review your personal situation and budget when making decisions about enrollment.

Contribution

When you apply for federal student aid, your financial information is used in a formula established by the U.S. Congress. The formula determines the student's **Expected Family Contribution (EFC)**, an amount you and your family are expected to contribute toward your education. The student's EFC is used in an equation to determine financial need ([note equation above](#)). Your EFC can be found on the first page of your Student Aid Report (SAR).

Financial Need

The federal government expects that you and your family (i.e., you and your parents or you and your spouse) have the primary financial responsibility for educational and living expenses. Family income, assets, and number of people in the household are some of the factors determining the amount you are expected to contribute. Review the award details of your on-line award notification for the calculation of your financial need.

As part of the award package, you will be offered "self-help" assistance programs, such as work-study and loans. Loans, such as the Unsubsidized Loan and Parent PLUS Loan, can help defray your expected contribution. Scholarship and grant funds are extremely limited. If you completed the required financial aid applications by the priority filing date of February 1st, you will be considered for all aid programs—even programs where limited funds are available. If you applied after the priority filing date, you may be awarded programs based on the date of your application and the availability of funds.

Review the Cost of Attendance

Review the [Cost of Attendance Calculator](#) (see the Costs-Tuition link under the Information section of the Student Financial Services web site). Your particular COA should be used to plan your student budget for the school year. Be mindful that the figures reflect a student's 9-month living expense for Undergraduate, Graduate, and Law students. Students in the Dental or Teacher Licensure program are calculated at 12 months. Those in the Executive MBA program are figured at 18 months. Your total financial assistance, including scholarships and other educational resources, generally may not exceed your COA.

Admission and Enrollment Requirements

Requirements

If you are offered or expect to receive financial assistance at UNLV, you must be formally admitted and registered for your planned enrollment status before your financial assistance will be released as payment to your tuition and fee account. Failure to become formally admitted and to enroll for sufficient credits will result in the delay or cancellation of offered assistance. Regardless of financial aid status, you must pay your tuition and fees and Campus Housing charges by the deadline established by the UNLV Bursar. You may access your bill on-line through the [UNLV On-line Registration](#) link.

Summer Enrollment

Summer aid is available to you if you qualify for any remaining Pell Grant, Direct Stafford Loan, or Federal Work-Study. Sometimes dependent students may have only Parent Loan eligibility. Therefore, it is important that you reserve Federal funds from the previous fall and spring semesters for tentative summer studies. There may be some scholarship funding under the Summer Scholarship Program for early and qualified applicants. To be considered for summer financial aid, you must have a **FAFSA** on record for that academic year (academic years run from Fall to Summer) and a complete student financial assistance file. Other eligibility requirements must be met accordingly. There is a separate summer financial aid application, which is part of the UNLV Summer Class Schedule. The schedule will be available on-line to UNLV students in early April.

Nellis Air Force Base (NAFB) Enrollment

NAFB offers classes to military personnel and others. All of your enrollment must appear in the UNLV Student Enrollment Services' Student Information System for your complete financial aid award to be paid or applied to your UNLV account. Classes that begin later in the semester may not be immediately included in your UNLV semester enrollment causing a delay in the release of funds. You should indicate if you would be attending a NAFB class by completing the appropriate section during the award activation process.

Consortium Agreement and Dual Enrollment

You can receive financial assistance based on combined UNLV enrollment and enrollment at other eligible institutions, such as Community College Southern Nevada (CCSN) or University of Nevada, Reno (UNR) under certain conditions. During your semester of dual enrollment, you must be fully admitted and enrolled *at least half-time but less than full-time at UNLV during the same semester.*

To investigate and activate this provision, you must initiate the *Consortium Agreement* process at UNLV Student Financial Services. UNLV Enrollment Services must authorize and endorse your dual enrollment. Proof of registration and payment from the visiting institution must also accompany the *Consortium Agreement* upon submission to Student Financial Services. Completed Consortium Agreements must be submitted by the last Friday of the month prior to the start of the semester for which you are planning to attend. *For example, if your semester starts in August, you would want to have the Consortium Agreement in by the last Friday of July.*

Study Abroad and National Student Exchange Programs (NSE)

Financial assistance can help with costs associated with studying at an out-of-state institution or in a foreign country. You may register with *University Study Abroad Consortium* (USAC) through UNLV's Office of International Programs, or attend another university's study abroad program through our *Consortium Agreement*. UNLV also participates in the National Student Exchange (NSE) program with other institutions in the country. For more information regarding either study abroad or NSE, please contact the [UNLV International Programs](#) office at (702) 895-3896. Long term planning is essential for your fiscal well being away from UNLV. Your student assistance must be complete before you depart, along with your obligation to complete Entrance Loan Counseling and Master Promissory Note, if applicable.

Non-Admitted Students

Students who are not matriculated into a degree program are not eligible for state or federal aid programs. However, these students may use [Student Employment Services](#) for certain employment opportunities and seek funding through [alternative educational loans](#). Contact Student Financial Services for more information.

Enrollment Status

To be considered for most financial aid programs, you must be enrolled at least half-time, as defined in the enrollment chart below:

	Full-time	Three quarter-time	Half-time
Undergraduate	12 or more credits	9-11 credits	6-8 credits
Graduate	9 or more credits	Not applicable	5-8 credits
Law	12 or more credits	Not applicable	5-11 credits
Summer Law	8 or more credits	Not applicable	4-7 credits
Dental	20 or more credits	Not applicable	Not applicable

Part-time enrollment is less than the half-time minimum enrollment as noted in the chart above.

UNLV Student Financial Services will determine what type and how much assistance is awarded based on an evaluation of your eligibility.

UNLV Financial Assistance Programs

Subject to the availability of funds, UNLV is committed to meeting your financial need contingent upon your date of application and program requirements. Combining different types of financial assistance programs to meet your financial need is called a **financial aid package**. Your award notification may include a combination of programs such as scholarships, grants, work-study, and student loans. Scholarships and grants are gift assistance that does not have to be repaid after graduation or earned during your enrollment periods. Student loans must be paid ensuing your graduation though early payment is acceptable.

Fundamental to UNLV's commitment to a need-based financial aid program is the expectation that you and your family will assume the **first** and **primary** responsibility for financing your educational costs. The University also expects that you will secure outside resources from private funding sources and that you will contribute your earnings during non-enrollment periods (e.g., summer employment).

If Student Financial Services determines that you cannot meet the standard educational budget from your personal, family, or outside resources, UNLV offers or recommends financial aid programs to meet those costs. The types and amounts of assistance UNLV awards or recommends are subject to the availability of funds from the University and external sources. In awarding financial aid, UNLV first includes "self-help" resources (i.e. student loans or anticipated job earnings). If the computed need is greater than this self-help expectation, UNLV will attempt to award scholarship or grant funds to meet the remaining financial need.

Summary of Assistance Programs

STATE SCHOLARSHIPS

Millennium Scholarship

ELIGIBILITY

Determined by State of Nevada
Call 702-486-3383 or
1-888-477-2667.

PROGRAM CHARACTERISTICS

6 or 8-year eligibility period (depending on date of graduation from high school)
\$10,000 maximum award
Amount per semester determined using Nevada state approved calculation
Strong retention requirements

UNLV SCHOLARSHIPS

Endowment and Gift

ELIGIBILITY

Based on need and merit

PROGRAM CHARACTERISTICS

To meet need after assigning self-help (i.e., employment or loan)

FEDERAL GRANTS

Pell Grant

ELIGIBILITY

Based on financial need and first undergraduate degree

PROGRAM CHARACTERISTICS

Annual maximum determined yearly
May be awarded when enrolled less than half-time

SEOG – Supplemental Educational Opportunity Grant	Based on exceptional financial need, first undergraduate degree, at least half-time enrollment	Annual maximum determined by UNLV
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STATE GRANTS

ELIGIBILITY

PROGRAM CHARACTERISTICS

NGIA - Nevada Grant-in-Aid	Based on need, academic qualifications, priority filing date, first undergraduate degree	Used to reduce UNLV self-help expectation
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AG - Access Grant	Based on exceptional financial need, academic qualifications, priority filing date, first undergraduate degree	Used to reduce UNLV self-help expectation
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BDS - Bob Davis Scholarship	Based on exceptional financial need, Nevada residency, priority filing date, first undergraduate degree	Used to reduce UNLV self-help expectation
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LEAP - Leveraging Educational Assistance Program (formerly known as NSIG)	Based on exceptional financial need, Nevada residency, priority filing date, first undergraduate or first graduate degree	Used to reduce UNLV self help expectation
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Bureau of Indian Affairs & Native American Grant-in-Aid	Contact tribal affiliate	Used to reduce loan debt and meet financial need
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FEDERAL – STATE STUDENT EMPLOYMENT

ELIGIBILITY

PROGRAM CHARACTERISTICS

Work-Study	Based on financial need, at least half-time enrollment, any degree-seeking status	Wages paid on a bi-weekly schedule Work required
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On-campus employment	At least half-time enrollment per semester, no financial aid application required	Job selections posted on-line Work required
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Off-campus employment	At least 1 credit of enrollment per semester, no financial aid application required	Job selections posted on-line Work required
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FEDERAL LOANS

ELIGIBILITY

PROGRAM CHARACTERISTICS

Perkins	Based on financial need, at least half-time enrollment, any degree-seeking status	Fixed 5% interest rate during repayment 9-month grace period before repayment begins UNLV is the lender Annual Limits: \$3,000 undergraduate and graduate status Program Limits: \$20,000 maximum undergraduate status and \$40,000 graduate status
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Direct Subsidized Stafford	Based on financial need, at least half-time enrollment, any degree-seeking status	Variable interest rate with cap of 8.25% during periods of repayment 6-month grace period before repayment begins Federal agency is the lender
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Direct Unsubsidized Stafford	At least half-time enrollment, any degree-seeking status	Variable interest rate with cap of 8.25% during period of repayment Interest accrues during periods of enrollment. Interest may be paid or capitalized during periods of enrollment. May be offered in combination with Direct Subsidized Stafford
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Annual Loan Limits: Dependent undergraduates can borrow up to \$2,625/yr for freshman status, \$3,500/yr for sophomore status, and \$5,500/yr for junior or senior status.

Independent undergraduates can borrow up to \$6,625/yr (only \$2,625 can be Subsidized) for freshman status, \$7,500/yr (only \$3,500 can be Subsidized) for sophomore status, and \$10,500 (only \$5,500 can be Subsidized) for junior or senior status.

Graduates can borrow up to \$18,500/yr (only \$8,500 can be Subsidized)

Program Limits: The total debt outstanding from all Stafford loans combined is \$23,000 for dependent undergraduates, \$46,000 (only \$23,000 can be Subsidized) for independent undergraduates, and \$138,500 (only \$65,500 can be Subsidized) for graduates

Parent (PLUS) Loan	At least half-time enrollment for the student, bachelor's degree seeking status	Variable interest rate with a cap of 9.00% during periods of repayment 60-day grace period before repayment after full loan disbursement Annual Limits: Equal to the student's Cost of Attendance less any other financial assistance
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UNLV LOANS

ELIGIBILITY

PROGRAM CHARACTERISTICS

Ruth Minor	Available to hotel administration majors	Minimum amount \$1,000/yr. Contact College of Hotel Administration (702) 895-3308 for more information.
Marion Smith Health Professions Loan	Available to sophomores, juniors, or seniors enrolled in at least 3 credits	Low interest loan. Maximum \$1,000/yr. Contact College of Health Sciences (702) 895-3693 for more information.
Adopt-A-Student Loan Program	Available to nursing students in their last 4 full-time (last 8 half-time) semesters.	Up to \$2000/semester. Must become employed with Valley Health System as RN upon graduation for a minimum of 2 yrs which satisfies the loan.

Additional Information About UNLV Student Assistance Programs

SCHOLARSHIPS

Scholarships are gift funds that do not have to be repaid or typically earned. Most scholarships are donated to the University by community organizations, business and professional groups, or private citizens. Scholarships are often awarded to students who earn above average grades, and in the case of entering freshmen, high-test scores and high school class rank. Additional criteria such as financial need, extracurricular activities, and community service may also be considered. For all scholarships awarded through the University, applicants must complete the *UNLV Scholarship Application*. The *UNLV Scholarship Application* is available in mid-October for the following academic year. The priority filing date is February 1st of every year. Be aware that your application remains on file for the entire year. If additional funds become available, you will be considered automatically. You must be enrolled at UNLV with 12 or more credits to maintain most university scholarships. *It is your responsibility to check your fee account each semester to ensure that all scholarships, grant-in-aids, and financial aid have been credited to meet the fee payment deadline.* If scholarship funds are delayed, you are still responsible for paying your tuition and fees by the deadline.

Private Agency Scholarships – These funds are awarded by organizations and agencies outside of the University. Each organization establishes its own eligibility criteria and application procedures. Information on these awards can be obtained directly from the organization making the award. If you are awarded a private agency scholarship, you must inform Student Financial Services as soon as you are notified. If you are receiving a scholarship from outside the university, contact the agency regarding when and how you will receive the funds. *UNLV is unable to advance credit to you if your agency funds do not arrive in time for fee payment.* Checks should be made payable to the "Board of Regents" and mailed to the UNLV Scholarship Office.

Student Financial Services must receive your private agency scholarship check by the dates noted below to insure time to process your money and credit your tuition and fee account or issue a refund:

Fall semester: July 11th Spring semester: November 14th Summer semester: April 1st

Scholarships from non-UNLV agencies are disbursed according to the donor's request. If the donor makes the check payable to UNLV (the preferred option), the funds will be applied directly to your University bill prepared by the Bursar's Office. If the donor makes the check payable to you or co-payable to you and UNLV, the Bursar's Office will disburse your **check** ([see "Financial Assistance Payment" section](#)). Please note that these scholarships may have special requirements set by the agency for you to maintain them. If the donor makes the check co-payable, you will be responsible for signing the check before the Bursar can disburse funds to your tuition and fees. Please stay in contact with the agency in question for instructions.

FEDERAL AND STATE GRANTS

Federal Pell Grant – This grant is gift assistance and does not have to be repaid. The Federal Pell Grant is awarded to you only if you are pursuing your first bachelor's degree. Your Student Aid Report (SAR) will inform you of your possible Pell Grant eligibility. UNLV Student Financial Services, based on US Department of Education specifications and the number of hours in which you enroll, determines Pell Grant monetary amounts.

Federal Supplemental Education Opportunity Grant (SEOG) – This grant is gift assistance and does not have to be repaid. The Federal SEOG is awarded to you only if you are pursuing your first bachelor's degree. The availability of SEOG funds depends on the amount of grant funds the University receives from the federal government. Federal Pell Grant eligible students are automatically considered for SEOG.

Nevada Grant-in-Aid (NGIA) – This state grant is gift assistance and does not have to be repaid. NGIA is awarded to you only if you are pursuing your first bachelor's degree. You must be enrolled in and complete 12 or more credits at UNLV per semester. You must also maintain an overall grade point average of 2.00 to maintain eligibility in the program.

Access Grant (AG) – This state grant is gift assistance and does not have to be repaid. AG is awarded to you only if you are pursuing your first bachelor's degree. You must be enrolled in and complete at least 6 credits at UNLV per semester.

Bob Davis Scholarship (BDS) – This state grant is gift assistance and does not have to be repaid. BDS is awarded to you only if you are pursuing your first bachelor's degree. You must be enrolled in and complete at least 12 credits at UNLV per semester. This grant is earmarked for Nevada Residents who have substantial financial need.

Leveraging Educational Assistance Partnership (LEAP) - This state grant is gift assistance and does not have to be repaid. LEAP is awarded to you only if you are pursuing your first bachelor's or your first master's degree. You must be enrolled in and complete the half-time credit requirement at UNLV per semester. This grant is earmarked for Nevada Residents who have substantial financial need.

FEDERAL AND STATE STUDENT EMPLOYMENT

You may have an earnings expectation in your financial assistance package to help meet your COA expenses during the academic year. You are responsible for securing a job and earning the funds. You will have access to the on-line student employment service **Student Employment@UNLV** beginning the month prior to the semester of your planned enrollment under [Employment](#) in the **Information** box at financialaid.unlv.edu. This on-line service houses listings for on-campus and off-campus employment opportunities. For federal and state work-study students, if you are not hired by October 31st or one month of the date you accept the work-study award, your current semester work-study award may be cancelled.

It is important that you read the information that is provided in [Finding a Job](#) for logon and other important information before beginning your search.

Federal and State Work-Study Program - If your award notification includes work-study as part of your financial aid award, this means you have been offered a way to earn part of your college expenses by working at an approved work-study job either on-campus or off-campus. Once you have secured a work-study job, you will receive a paycheck on a bi-weekly basis. The pay scale starts at minimum wage, but the average wage is over \$7.50 an hour. You must carry at least a half-time credit load to be eligible for work-study. Earnings from work are taxable. As a work-study student, you may be limited to working 20 hours per week, except during semester break periods.

IMPORTANT: Expected work-study earnings *cannot* be used to meet the tuition and fee payment deadline each semester. Be mindful of this as you plan to meet the deadline for tuition and fee payment.

UNLV America Reads-Counts Program - When the America Reads Challenge began in 1997, President Clinton asked the higher education community to take a lead in helping to build a nation of readers. To assist this effort,

U.S. Secretary of Education Richard Riley issued a waiver to the Federal Work-Study (FWS) regulations that allows the Federal Government to pay up to 100% of eligible FWS students' wages if they serve as a tutor to preschool through elementary age children. The America Reads Challenge waiver has since been expanded to include family literacy programs as well as the America Counts initiative.

As a tutor in the America Reads-Counts Program, you will work one-on-one with elementary school students to assist them with literacy and arithmetic. Your tutoring will take place in elementary schools in the Clark County School District. You will be paid \$11.00 an hour through the Federal Work-Study Program. You will work between 15 and 20 hours a week, which includes tutoring, preparation time and monthly training.

In making your decision about whether or not you might like to participate as a tutor in **The America Reads Program**, please consider the following:

1. You will need transportation to travel to your assigned tutoring site.
2. An overall GPA of 2.5 is required.
3. You will be required to participate in a short-term training program and other in-service workshops for which you will be paid.
4. You must be willing to make a strong commitment to the program and the children.
5. Proficient oral and written communication skills are needed.
6. You will be responsible for preparing and carrying out appropriate age/ability level lesson plans.

For more information, please contact the UNLV America Reads-Counts Center at (702) 895-4663.

Regular Student Employment - If you are not offered work-study or decline your work-study award, you can find a regular student job on-campus or off-campus. These programs do not require you to submit the *FAFSA*. Examples of regular student employment programs are listed below:

- ♦ On-campus Student Employment - Work at various positions on our campus.
- ♦ Regents Award Program - University employers hire students in positions with a community service focus.
- ♦ Off-campus Student Employment – Work at various positions off-campus in the surrounding Las Vegas area.

FEDERAL LOAN PROGRAMS

Federal Perkins Loans - A Federal Perkins Loan is a fixed low-interest (5%) loan for both undergraduate and graduate students. Actual award amounts depend on federal and institutional funding levels. Priority is given to those applicants with the greatest need whose financial aid application is received by UNLV before the priority filing date.

Federal Direct Subsidized and Unsubsidized Stafford Loans - Direct Stafford loans are low interest loans to assist you in paying for your college education. The interest rate is a variable rate with a cap of 8.25%. You may call the Federal Direct Loan Servicing Center at 1-800-848-0979 for the current interest rate. Your loans may assist you in meeting your tuition, fees, and living expenses. You do not have to start repaying them until you either drop below half-time enrollment, withdraw completely from school or graduate.

The Federal Direct Subsidized Stafford Loan is based on financial need. You will not be charged any interest while you are in school at least half-time. The Federal Direct Unsubsidized Stafford Loan is not need based. It is available to students regardless of financial need. You will be charged interest from the time the loan is disbursed until it is paid in full. The amount of either your subsidized or unsubsidized Stafford Loan will depend on your grade level and be limited to your cost of attendance.

Federal Parent (PLUS) Loan - Parents of dependent undergraduates with a good credit history may receive PLUS loans to assist with their child's cost of attendance. A parent may borrow up to the cost of education minus other financial aid. The interest rate is variable but it will not exceed 9%. **PLUS loan repayment starts 60 days after full loan disbursement.** If your parents do not pass a credit check, they might still be able to receive a loan if someone who is able to pass the credit check, such as a relative or friend, agrees to endorse the loan. There are other provisions made for parents who cannot qualify. Contact Student Financial Services for more information.

Additional Loan Eligibility Requirements

You may borrow from more than one loan program during your education at UNLV. You will be offered the most advantageous loan program for which you are eligible. If you accept a loan, you should be prepared to complete additional steps necessary for your loan funds to be payable to your tuition and fee account.

On-line Entrance and Exit Loan Counseling - You are required to complete debt management counseling if you are a first time borrower of federal student loans at UNLV. You must complete this on-line loan counseling exercise to enhance your understanding of the individual loan programs and how they differ and are alike. The federal Direct Loan web site provides important information and answers your questions regarding the debt you will incur by accepting the loan. Upon graduation, leaving school, or dropping below half-time attendance, you will be required to complete Exit Loan Counseling to review your rights and responsibilities and to update any necessary information with Direct Loans. Go to financialaid.unlv.edu and select [Loan Counseling](#).

Completing Your Master Promissory Note (MPN) On-line – Students who accept Direct Stafford Loans and parents who accept PLUS Loans during their award activation must complete an On-line Master Promissory Note by using the Federal PIN that was sent to them. If you do not have a PIN or have lost one, please go to www.pin.ed.gov to request one. **Promissory notes are legal documents you electronically sign to confirm your understanding and responsibility as a student loan borrower.**

Students and parents can complete the On-line Master Promissory Note easily and conveniently. Go to financialaid.unlv.edu and select [Master Promissory Note On-line!](#) **This service was developed to expedite your student loan application.**

Federal Perkins Loan promissory notes are completed each semester on-line per the instructions sent by the Bursar's office. For more information on your Perkins Loan promissory note contact the Bursar's office at (702) 895-3823.

OTHER LOAN PROGRAMS

Alternative Loan Programs - Because federal and state funding sources are limited, Student Financial Services sometimes cannot offer you 100% of your estimated cost of attendance. For those students who find themselves in this situation, they may consider these additional sources by contacting a bank of their choice for an alternative educational loan application. Please DO NOT ask for a "student loan" application, because you may receive a Stafford Loan application. Be specific. These funds are an alternative, or supplemental loan to your original financial aid package. The alternative loans are not federal loans, and are serviced by the private loan sector. Some alternative loans are CitiAssist through CitiBank, KeyBANK, Wells Fargo Collegiate Loans, Campus Door, and others. Your local lenders may be of assistance. Non-admitted students and other alternatively enrolled students (such as those with [Satisfactory Academic Progress](#) issues) should contact their lender for eligibility in a selected loan program.

Ruth Minor Loan Fund - This is a low interest loan available to hotel administration majors. The minimum amount per year is \$1000. For more information, contact the College of Hotel Administration (702) 895-3308.

Marion Smith Health Professions Loan - Sophomores, juniors, or seniors enrolled in at least three credits in the Health Professions may qualify for this low interest loan of up to \$1000 per year. For more information, contact the College of Health Sciences (702) 895-3693.

The Valley Health System Adopt-A-Student Loan Program - The Valley Health System (VHS) representing Desert Springs Hospital, Summerlin Hospital, and Valley Hospital Medical Centers, in cooperation with the University of Nevada, Las Vegas (UNLV), is offering this loan program to UNLV students in their last 4 full-time (or last 8 half-time) semesters of their Registered Nursing Program.

The VHS is offering payment up to \$2000.00 per semester required for your education in the form of a promissory note. Your selection and participation in the Adopt-A-Student Loan Program requires your commitment to become employed within The Valley Health System immediately upon graduation for a minimum of 2 years as a Registered Nurse (RN). Satisfying this commitment considers this loan paid in full.

Short Term Loans - If you are in need of a small amount of money for a short period of time, you may take advantage of borrowing up to \$200 in a short-term loan. You must be enrolled at least half-time; your tuition and fees must be paid for the semester of STL application. Also, you must be a fully admitted degree-seeking student to apply. Other restrictions may apply. Typically, the loan check is available within a timeframe of 3 business days.

Financial Assistance Payment And Your University Bill

Fee Assessment and Your Bill

Issuing and collecting the University bill is the responsibility of the UNLV Bursar's Office. Your bill itemizes all registration related charges and fees assessed by the University. The University bill will normally reflect charges for tuition and fees only. Campus Housing charges may be on your bill or on a separate account.

Your bill is mailed directly to you, the student. After you register, a bill can be obtained through [On-line Registration](#). Payment is due in full by 5:00 p.m. on the Friday before classes start. Refer to the [Bursar's Office web site](#) for payment calculation and policy. Please direct inquiries about your bill to the Bursar's Office.

The Bursar's Office may allow you to defer a portion of the semester's bill for up to 30 days under *the Time Deferred Payment Plan* or under a **10 payment plan (not available for Spring starts) for those starting in the Fall semester**. Details are available on-line at the [Bursar's Office web site](#).

Financial Assistance Payment

To activate the financial assistance payment, you must complete the award activation as soon as possible. Several types of financial assistance are credited directly to your University bill including funds from University, Federal, State and external agency scholarships and grants. Direct (Stafford) and Perkins Loans will also be applied at this time.

When you register for classes you create a bill called the UNLV fee account. Grants, loans, and scholarships will be credited or *disbursed* directly to this account. If your financial assistance applies in time to pay your bill by the semester's fee payment deadline and if there is a credit balance on your UNLV fee account, a refund check will be mailed by the first day of class *to the address you have on file with the Student Enrollment Services*. Please be certain that the award activation address and the address with Student Enrollment Services are accurate.

If you still owe money after aid is applied to your UNLV fee account, you are responsible whether or not you receive a bill, for paying any remaining balance before fee payment deadlines. If you reside in the residence halls, please contact Campus Housing at (702) 895-3489 for questions regarding payment. To check if your financial aid has been applied to your UNLV fee account, you can check the *Semester Charges* at the [On-line Registration](#) site the week before classes begin. **Since you will not receive your refund check in the mail by the first day of classes, you are strongly advised to have your own personal funds set aside for books and other start-up expenses.**

Reasons For Delay In The Release Of Financial Aid Funds

You are responsible for paying your UNLV charges on time if your financial assistance is delayed or unavailable. If you fail to pay by the last payment date, you may be administratively dropped from your classes, and may still owe tuition and fees as well as additional late fees. Financial assistance will not apply to your account if you have been academically dropped from your classes. In addition, your assistance will not pay to your fee account if you are placed on Satisfactory Progress Suspension ([see "Your Satisfactory Academic Progress" below](#)). As noted in other sections of this *Guidebook*, payment of your assistance can be delayed because of changes in your enrollment status and residency, not fulfilling all eligibility requirements, and changes in the status of your student financial assistance application.

Satisfactory Academic Progress

Maintaining Satisfactory Academic Progress means you must fulfill certain minimum standards in regard to academic progress and performance. These minimum standards are demonstrated in three areas: grade point average (GPA), completion of academic year credits, and completion of the student's degree objective (Maximum Credits). Scholarship recipients may be subject to these requirements. For questions, please contact UNLV Student Financial Services, your academic department, or your donor.

Grade Point Average

Undergraduates are required to maintain a 2.00 cumulative UNLV GPA for all programs except the Nevada Grant-in-Aid and Access Grant Programs. Both programs require a 2.30 UNLV GPA for awarding and the Nevada Grant-in-Aid

program requires a 2.00 fall semester minimum UNLV GPA to continue eligibility for the spring semester. Graduate students are required to maintain a 3.0 cumulative GPA.

Completion of Credits

If you receive financial aid for the academic year, which includes both the fall and spring semesters, you must complete the minimum number of credits for which your aid was paid:

UNDERGRADUATE CREDITS REQUIRED

Full-time (12 + credits per semester) - 24 per year
Three quarter-time (9 - 11 credits per semester) - 18 per year
Half-time (6 - 8 credits per semester) - 12 per year

GRADUATE CREDITS REQUIRED

Full-time (9 + credits per semester) - 18 per year
Half-time (5 - 8 credits per semester) - 10 per year

If you were enrolled for only one semester, your required credits would be calculated by half of the above required credits for the year. If you have mixed enrollment such as full-time fall and half-time spring, the requirement would be calculated as half of the year requirement for each enrollment status (i.e., 12 fall + 6 spring = 18 per year). If you receive a failing grade, incomplete, audit, or withdraw from a class, these credits cannot be counted toward your credit requirements. Required credit completion for less than half-time enrollment for Pell grant is the completion of all credits attempted. That is, if you enroll for 4 credits for the semester, you must successfully complete all four credits by the end of that semester. Repeat classes are included in total credits completed; however, repeat classes are also counted toward the maximum number of credits allowed to complete your degree.

Maximum Credits

You are required by federal regulation to complete your degree within a reasonable timeframe and within a reasonable number of credits. Undergraduate students are allowed a maximum of 144 credits, and graduate students are allowed 60 credits to complete their degree. ***Repeat courses are counted toward the maximum number of credits allowed to complete your degree.*** These maximums include all accepted transfer credits and all credits completed at UNLV. You are required to have a Financial Aid Satisfactory Academic Progress Appeal approved by Student Financial Services to receive aid for credit totals greater than those listed above. The appeal form is included in this section of the Guidebook.

Second Bachelor's Degree or Second Master's Degree

You are required to have a Financial Aid Satisfactory Academic Progress appeal approved by Student Financial Services to receive financial aid while working on a second baccalaureate or a second master's degree. Please note that funding to those students is limited to Perkins Loan, Work-Study, and the Federal Direct Subsidized or Unsubsidized Stafford Loans only.

Assigned Grades and Repeat Courses

Only courses and credits which are assigned a grade in the range of "A", "B", "C", "D", "S", and "X" are valid to meet the satisfactory credit assignment. Assigned grades or designations of "F", "AD" (for audit), "I" and "W" are not counted toward course and credit requirements and are not acceptable marks for satisfactory academic progress requirements (see ["Completion of Credits" section above](#)).

Repeated courses are included in the total credits completed. You are cautioned that any repeated course is also counted in the maximum number of credits allowed to complete a degree.

Notification of Probation and Suspension

You will be automatically suspended if you begin an academic year in any of the following circumstances: below standard GPA, deficient credits, maximum credits, or second undergraduate or graduate degree. If you fail to meet SAP standards during the fall or spring semester, you will be notified by letter of your SAP standing and of alternatives and requirements to meet standards by the end of the summer semester. You will be placed on financial aid probation and will have the summer term to raise your overall GPA and/or complete the required deficient credits.

If you do not remove the deficiencies by the end of the summer term, you will be placed on financial aid suspension and will be ineligible for any further assistance until the deficiencies are cleared. Recipients of the Nevada Grant-in-

Aid will be notified after the fall semester if their GPA is below 2.0 and the Nevada Grant-in-Aid for spring will be cancelled.

Reinstatement of Financial Aid Eligibility

You can raise your UNLV GPA and/or satisfy credit deficiencies by taking additional course work at UNLV without receiving aid. You can eliminate credit deficiencies, but not GPA deficiencies, by successfully completing course work at another institution. Course work must meet UNLV academic standards and must be accepted by the UNLV Student Enrollment Services upon transfer.

Financial Aid Satisfactory Academic Progress Appeal

If you cannot reinstate your eligibility by any of the above options, have reached your credit maximum, or are attempting a second undergraduate or graduate degree, you have the right to appeal. Please contact Student Financial Services for information regarding the procedure. The appeal form is included in this *Guidebook* for your immediate reference. The Student Financial Services Appeal Committee will review your appeal and notify you accordingly of their decision. Due to the number of appeals that the Committee may need to review, it is advisable that you call or stop by our office for the results on Fridays after 2:00 PM.

Special Considerations

Leaving the University

If you completely withdraw during any semester at UNLV, you will be subject to the Federal Return of Title IV Funds Policy as conducted by Student Financial Services. Federal law requires the amount of student assistance you have earned up to the point of withdrawal be determined by a specific calculation.

The amount of assistance you have earned is determined on a pro-rata basis. That is, if you completed 30% of the payment period or period of enrollment, you earned 30% of the assistance you were originally scheduled to receive. Once you have completed at least 61% of the payment period or period of enrollment, you earn all of your assistance. *The federal government has mandated a policy of aid recalculation where recipients of Title IV funding fail to complete a minimum of 61% semester attendance.* Title IV programs authorized under the Higher Education Act of 1965 include Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (FSEOG), Federal Direct Stafford Loan (FDSL) and Federal Direct Unsubsidized Stafford Loans (FDUL), Direct PLUS Loans, and Federal Perkins Loans.

For the purpose of determining your point of withdrawal during a semester, your student separation date is:

- (1) The date the student began UNLV's official withdrawal procedure outlined in the *UNLV Undergraduate Handbook* (p. 56); or
- (2) The date determined by the school as the last date of academically related activity; or
- (3) The date established by a survey of your class instructors.

A recalculation example is noted below:

Johnny M. Rufus attends UNLV during the 100 day fall semester for 40 days and has to leave school. In accordance with the UNLV withdrawal policy, he **contacts Student Enrollment Services** and completes the required paperwork.

Johnny has received a \$1000 Pell Grant and a \$1275 FDSL to pay his fall charges of \$1100. He received a \$1175 refund check the first week of school.

$$40 \text{ days attended} / 100 \text{ days in the semester} = 40 \% \text{ earned aid}$$

$$40\% \times \$1100 \text{ (UNLV charges)} = \$440 \text{ earned by the school}$$

\$1100 total charges - \$440 earned by UNLV = \$660 to be returned by UNLV to the federal government on Johnny's behalf. The \$660 will be returned to the Federal Direct Subsidized Loan. **Johnny will then owe UNLV \$660** because the drop occurred outside of the normal tuition and fee refund period.

An additional calculation is done:

$$40\% \times \$2275 \text{ (total aid provided the student)} = \$910 \text{ (aid earned by Johnny)}$$

$\$2275 \text{ (total aid to student)} - \$910 \text{ (aid earned)} = \$1365 \text{ to be returned.}$ UNLV is obligated to return \$660, so Johnny is responsible for the difference owed the federal government:

$\$1365 \text{ (to be returned)} - \$660 \text{ (returned by UNLV)} = \$705 \text{ (to be returned by Johnny).}$ Of the \$705, Johnny will immediately need to send a check to the government for \$135 to repay a portion of his Federal Pell Grant. The remaining amount is payable under the terms outlined on his Direct Student Loan Master Promissory Note.

You are responsible for any assistance awarded to you for which you do not qualify or earn. You will be notified of the overpayment that you must repay in a timely manner. You will be ineligible for future federal and state financial assistance at UNLV or other institutions until you repay the amount due. Please realize that even if you repay the overpayment amount, you are subject to the SATISFACTORY ACADEMIC PROGRESS policy.

If you are considering withdrawing from class, *for any reason*, please contact Student Enrollment Services, your academic advisor, and Student Financial Services.

Cancellation or annulment

Students awarded aid who do not register or who complete the registration process but annul their commitment before the term begins will have their charges and their financial aid cancelled for the semester. Financial aid resources must be returned to the source (e.g., Direct Loans, etc.). Students who receive their financial aid but annul their registration after the semester has begun must repay all their financial aid.

Extenuating Circumstances

If during the school year you experience extenuating circumstances that have an impact on your ability to perform satisfactorily in your classes or on your ability to pay your college expenses or to complete the *FAFSA*, you are encouraged to contact Student Financial Services for counseling.

Resources and References

UNLV OFFICES

Bursar's Office

For Perkins loan promissory notes
(702) 895-3823
For Cashiering Services
(702) 895-3683

Learning Enhancement Services

(702) 895-0866

Campus Housing

(702) 895-3489

Operator for Assistance

(702) 895-3011

International Programs

(702) 895-3896

New Student Orientation

(702) 895-4550

Payroll

(702) 895-3825

Student Enrollment Services

(702) 895-3443/3371

Student Development Center

(702) 895-0663

Women's Center

(702) 895-4475

International Students

(702) 895-0143

OUTSIDE AGENCIES

Federal Aid Processing Center (FAFSA)

(800) 433-3243
www.fafsa.ed.gov

Internal Revenue Service (IRS)

(800) 829-1040
www.irs.gov

Direct Loan Servicing Center

(800) 848-0979
www.dlsonline.com

Nevada Millennium Scholarship

(888) 467-2667 (in Las Vegas 702-486-3383)
nevadatreasurer.com/millennium

Nevada Prepaid Tuition

(877) 529-5295 (in Las Vegas 702-486-2025)
nevadatreasurer.com/prepaid

Selective Service Information

(847) 688-6888
www.sss.gov

Veterans Affairs (VA)

(888) 442-4551
www.qibill.va.gov

Social Security Administration

(800) 772-1213
www.ssa.gov

Direct Loan Consolidation

(800) 557-7392
www.loanconsolidation.ed.gov

PIN Registration

(800) 433-3243
www.pin.ed.gov

UNLV Financial Assistance Calendar

Your resource to keep on track and ahead of the game.

JANUARY	FEBRUARY	MARCH
<p>Complete the <i>FAFSA on the Web</i>, Scholarship Application(s), and UNLV Admissions Application (if you are not already admitted) on-line. The priority file date is February 1.</p> <p>Label a folder 'FINANCIAL AID INFORMATION' and place copies of the above applications in the folder for safekeeping.</p> <p>TIP: Get organized!</p>	<p>Priority file date of February 1 is here! Continue to look for private scholarships. A few days in the library or on the internet could pay off! Visit financialaid.unlv.edu!</p> <p>TIP: Stay focused!</p>	<p>Watch the e-mail (or the mail if you did not provide an e-mail address on the <i>FAFSA</i>) for your <i>Student Aid Report (SAR)</i>! This is confirmation of all the information you included on your <i>FAFSA</i>. Review your <i>SAR</i> and make appropriate corrections on-line if needed. If no changes need to be made, file the <i>SAR</i> in the 'FINANCIAL AID INFORMATION' folder you made in January.</p> <p>TIP: Follow up with any request!</p>
APRIL	MAY	JUNE
<p>Apply for summer financial aid by completing the Summer Financial Aid Application, available at www.unlv.edu in the <i>Summer Registration Guide</i>. Return the application to UNLV Student Financial Services ASAP!</p> <p>If you are a continuing student, be sure you are meeting Satisfactory Academic Progress requirements. These requirements are explained in the <i>Student Financial Assistance Guide</i>. If you are not, remember, summer is a probationary period, use it wisely!</p> <p>TIP: Awareness is the key!</p>	<p>You may receive a request to submit additional information. Respond to requests promptly to guarantee your financial assistance is ready on time.</p> <p>If you completed your <i>FAFSA on the Web</i> at least six weeks ago, you will receive an Award Activation Letter. You will receive a Scholarship Acknowledgement Letter if you have been awarded scholarship funds</p> <p>Don't forget to print out and file the award activation confirmation page in your financial aid folder!</p> <p>TIP: Follow-up! Follow-up!</p>	<p>If you accepted one or more loans, a promissory note must be completed.</p> <p>Some continuing students who borrowed under the Stafford Direct loan program in the previous academic year may not receive a promissory note – this is normal!</p> <p>If your circumstances have changed and your <i>FAFSA</i> is not a true reflection of your current situation, please contact our office. We may be able to make adjustments to your <i>FAFSA</i>.</p> <p>TIP: Be responsible!</p>
JULY	AUGUST	SEPTEMBER
<p>If you are receiving student loans and you are a First-Time UNLV Borrower; have you completed your Entrance Counseling session and your Master Promissory Note on-line? If not, visit our web site for guidance at http://financialaid.unlv.edu.</p> <p>Scholarship recipients should have activated awards and returned the demographic worksheet and donor thank you letters to UNLV Student Financial Services.</p> <p>TIP: The dates on the calendar are closer than they appear!</p>	<p>Confirm that your UNLV enrollment matches the enrollment you indicated during award activation. If the numbers do not match, contact UNLV Student Financial Services immediately. A mismatch can delay the payment of your funds and late fees may be charged.</p> <p>Confirm your address in the personal information section where you register for classes on-line. This address will be used when mailing your refund check!</p> <p>TIP: Confirmation!</p>	<p>It's time to find a job! Jobs can be located on the UNLV web site by going to http://financialaid.unlv.edu and selecting Employment.</p> <p>TIP: Be prepared for job interviews!</p>
OCTOBER	NOVEMBER	DECEMBER
<p>If you are thinking about dropping a course, be sure to review the Satisfactory Academic Progress guidelines that are explained in the <i>Student Financial Assistance Guide</i>. See your Academic Advisor for advice and guidance. Also, contact UNLV Student Financial Services for guidance to create a plan to make up any deficiencies by the end of the upcoming summer semester.</p> <p>TIP: Know your options!</p>	<p>Spring registration is here! Refer to the confirmation page you printed out during award activation to confirm the number of credits you need to enroll in to receive your spring financial assistance. If your enrollment status will change, contact UNLV Student Financial Services immediately.</p> <p>TIP: Stay on top of things!</p>	<p>Prepare for the next academic year! Be ready to complete your <i>FAFSA</i> ON-TIME and ON-LINE by the upcoming February 1 priority file date for next fall and spring semesters!</p> <p>TIP: Be aware of file dates!</p>

SATISFACTORY ACADEMIC PROGRESS (SAP) APPEAL UNLV STUDENT FINANCIAL SERVICES

Phone (702) 895-3424 * Fax (702) 895-1353

Student's Name _____ SSN _____

Student's RebelCard Number L - _____ Date _____

Student's E-Mail Address _____

Please **PRINT** or **TYPE** responses to all steps below.

STEP 1: INDICATE YOUR REASON FOR COMPLETING THIS APPEAL

Please read carefully and check the reason that indicates why you are submitting this appeal. Check all that apply:

- My UNLV cumulative grade point average is below 2.00 (for undergraduates) or 3.00 (for graduates).
- I did not complete the required number of credits for the past academic year(s). I am deficient _____ required credits.
- My total credits earned will exceed or have exceeded the 144 (for undergraduate) or 60 (for graduate) credit maximum allowed for my first undergraduate or graduate degree.
- I am a dual major degree seeking student. My total credits earned will exceed or have exceeded the 144 (for undergraduate) or 60 (for graduate) credit maximum allowed for my first undergraduate or graduate degree.
- My total credits earned will exceed or have exceeded the 144 (for undergraduate) or 60 (for graduate) credit maximum allowed for another (second) undergraduate or graduate degree.

STEP 2: COMPOSE YOUR REQUIRED WRITTEN APPEAL AND DOCUMENT YOUR CASE

You must write an appeal to describe and explain all circumstances that prevented you from meeting satisfactory academic progress requirements or caused or will cause you to exceed the 144 or 60 credit maximum allowed. If you are making up deficient credits or attempting to raise your UNLV cumulative GPA you must describe why the deficiencies occurred, how the summer semester was used during the academic year the deficiency occurred, and how you plan to remove the deficiency in addition to your regular class load. If you are pursuing a second undergraduate or graduate degree, please state **WHY** you are pursuing a second degree. **Attach your written appeal and photocopies of supporting documentation to this form.**

STEP 3: CONNECT WITH YOUR ACADEMIC ADVISOR TO COMPLETE SIDE 2 – PLAN OF STUDY

Complete the plan of study on side 2 with your academic advisor for your major. This plan indicates the courses for the next 4 semesters and the total number of remaining credits you need to complete your degree. In addition, if you are completing deficient credits from a previous semester or school year, your plan of study must show how you plan to complete these deficiencies in addition to the minimum credits required for your planned enrollment during the current academic year.

STEP 4: SUBMIT YOUR APPEAL FORM TO UNLV STUDENT FINANCIAL SERVICES

CERTIFICATION: I certify the information on both sides of this Satisfactory Academic Progress Appeal, my written appeal, and any supporting documentation are accurate, true, and complete to the best of my knowledge. I will provide other information requested by UNLV Student Financial Services. I realize that a final decision may not be made on my Satisfactory Academic Progress Appeal unless all steps above are complete and until I submit any additional information if requested by UNLV Student Financial Services. I understand any false information may be cause for the denial, reduction, and/or repayment of student financial assistance and may subject me to a fine, imprisonment, or both under provisions of the U.S. Criminal Code.

Student's Signature

Date

SAP Appeal – Side 2

The entire area of side 2 must be reviewed and endorsed by your UNLV Academic Advisor. You (the student) should complete side 1 of this form before visiting your Academic Advisor.

Student's Name _____ SSN _____

Degree Major _____ Dual Major (if applicable) _____

Degree Minor _____ Expected Graduation Date _____

Please construct a plan of study for the four semesters below. Beginning with the current semester (or your next period of enrollment if not currently enrolled) **list the COURSE, COURSE NUMBER, and CREDITS** for each course under the semester that you **plan** to complete. This appeal is **NOT ACCEPTABLE** if this section **IS NOT REVIEWED AND ENDORSED BY YOUR ACADEMIC ADVISOR**.

NOTE FOR DUAL MAJORS: If you are pursuing a dual major, and if the majors are in the same college, this **one** form should represent the required credits to complete the dual major degree. However, if the majors are in two different colleges, then you must have a separate plan of study prepared by your academic advisor in each college, respectively.

_____ 20____ Semester #1 Yr.	_____ 20____ Semester #2 Yr.	_____ 20____ Semester #3 Yr.	_____ 20____ Semester #4 Yr.
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Please indicate **the total number of remaining UNLV credits** required for the student to complete the degree. **Do not** include in this count credits for repeat courses or courses not required to complete the degree:

Total credits in semester(s) above _____

Other UNLV credits required to complete degree + _____

Total remaining credits to complete degree = _____

Please indicate the number of transfer credits fulfilling the student's current UNLV degree requirements _____ and student's total transfer credits _____.

Advisor's Endorsement: This plan of study and all details within have been reviewed and discussed with the student. A copy of this plan will be maintained in the student's academic file if necessary for future reference.

Advisor's Signature Advisor's Name (Print) Date

Academic Department Campus Address Campus Extension

NOTE: Please retain a photocopy for advisor and student files.

Return your appeal and attached documents to:

**UNLV Student Financial Services
4505 S. Maryland Parkway
232 Reynolds Student Services Center
Las Vegas, NV 89154
** FAX (702) 895-1353 ****

SEFS Award Activation Guide

To view and activate your award(s) on-line, go to financialaid.unlv.edu and follow these steps:

- 1) Under the category entitled **My Aid – Login**, log in with the username and password you may have previously created and proceed to Step 3. If you have forgotten your username and password, please call Student Enrollment and Financial Services at (702) 895-3424 and ask to have your username and password reset then proceed to Step 2. If you have not created a username and password proceed to Step 2.
- 2) If you have not created a username and password, click the link *Create new user*. Enter your Social Security number and your date of birth. Then, create a username (from 6 characters to 14 characters) and a password (minimum of 4 characters). Make sure the e-mail address is correct, and then click *Submit*. A new screen will appear confirming the creation of your account with the username and password you have chosen. Print this page or write down the information and keep for your records. Click *Login*.
- 3) After you log in, read **IMPORTANT MESSAGE REGARDING YOUR ELIGIBILITY**. Click *Proceed*.
- 4) Make sure your personal information is correct. If not, click *Update Personal Information*.
- 5) View all your awards by clicking the **AWARD DETAIL** tab.
- 6) Activate your awards by clicking the **AWARD ACTIVATION** tab. Answer all the questions. If you were awarded grants and/or scholarships, they have been automatically accepted for you. If you were awarded loans and/or Federal work-study, you must accept or decline them.
- 7) To ensure timely processing and payment, you must provide complete answers to all activation questions. A confirmation page will be produced once you have finished and should be printed and retained for your records.

IMPORTANT: You are strongly encouraged to complete your award activation in the next 3 days. You may find a more user-friendly time period after 5:00 p.m. on weekdays and all day Saturday and Sunday.

All of your awards are available for your review at any time by clicking on the **AWARD DETAIL** tab at the same web site.

You are also strongly encouraged to read the *Student Financial Services Student Guide*, available at financialaid.unlv.edu under **Resources**, and to explore all of the financial aid links provided for your information.

Please contact Student Enrollment and Financial Services at (702) 895-3424 with any questions you may have regarding these instructions.

On-line Entrance Counseling

For Student Borrowers

Federal regulations require that you complete student loan debt counseling if you are receiving a federal student loan for the first time as a UNLV student. You are required to complete the On-line Entrance Counseling and Master Promissory Note before your Federal student loan funds will be released for payment to your UNLV tuition & fee account.

NOTE: This on-line ENTRANCE COUNSELING session has replaced the loan session attendance. The AOL browser will not work properly with the Entrance Loan Counseling. Please use Internet Explorer 5.0 (or higher) or Netscape Navigator 4.0 (or higher).

On the Web

- Visit: financialaid.unlv.edu
- Click: [Loan Counseling](#) (found under **Information** header)
- Click: [Entrance Counseling](#)
- Click: [Entrance Loan Counseling Link](http://www.dlssonline.com) (www.dlssonline.com)
- Click: [Entrance & Exit Counseling](#)
- Click: [Take the Entrance Counseling session...](#)
- Click: [Click here to begin the Entrance Counseling tutorial and quiz.](#)

Take the Quiz

- To satisfy your Entrance Counseling requirements, you must complete the tutorial and pass a quiz.
- The Entrance Counseling tutorial reviews basic facts about federal direct loans, managing your education expenses, and your rights & responsibilities as a borrower.
- After successfully passing the quiz, Click: **PROCEED**.
- Enter in **PERSONAL INFORMATION**. Click: **PROCEED**.
- To add a school – type: **LAS VEGAS**
- Click: **UNIVERSITY OF NEVADA, LAS VEGAS**

Retrieve and Print

- Visit: www.dlssonline.com
- Click: [Entrance & Exit Counseling](#)
- Click: [Take the Entrance Counseling session...](#)
- Click: [Click here to review the results from your previous Entrance Counseling quiz or add additional schools that should receive your Entrance Counseling results.](#)
- Print quiz results & File for your records.
- This is to confirm successful completion of your Entrance Counseling.

On-line Master Promissory Note (MPN)

For Student and Parent Borrowers

On the Web

- Visit: financialaid.unlv.edu
- Click: [Master Promissory Note Online!](#)
- Click: [Complete New MPN for Student Loans](#)

-or-

[Complete New MPN for Parent Plus Loans](#)

NOTE: Please wait until we notify that your loan has been created in the Federal database. The AOL browser will not work properly with the On-line Master Promissory Note. Please use Internet Explorer 5.0 (or higher) or Netscape Navigator 4.0 (or higher).

Complete 10 Steps

- Follow the instructions and submit your on-line MPN.
- This will include your permanent address, driver's license number & state, email address, and telephone number.
- You will also be asked to provide the names, addresses & telephone numbers of two references that have known you for at least three years. For students, one reference should be a parent or legal guardian.

STEP 1	PIN REGISTRATION
STEP 2	DISCLOSURE & CONSENT
STEP 3	PROVIDE NAME & SCHOOL
STEP 4	READ BORROWER'S RIGHTS & RESPONSIBILITIES
STEP 5	COMPLETE MPN
STEP 6	REVIEW DRAFT MPN
STEP 7	SIGN YOUR MPN
STEP 8	REVIEW SIGNED MPN
STEP 9	CONFIRM ACCEPTANCE OF MPN TERMS & SUBMIT MPN
STEP 10	SUCCESS! NOW PRINT YOUR MPN

- After successfully completing the on-line MPN, UNLV Student Financial Services will retrieve confirmation electronically and update your financial aid records. You do not need to submit a copy of your MPN.

Retrieve and Plan

- Visit: [Master Promissory Note web site](#)
- Click: [Retrieve MPN](#)
- Click: [Proceed to PIN Site Registration](#)
- Enter the information below to confirm your identity.
- Click: [Submit](#)
- If your MPN was completed successfully, you may view and print MPN (.PDF file). File your MPN for your records.
- If search indicates: **No MPN Found**, completion of the MPN was unsuccessful and you must go back to **On the Web** (above) and complete all 10 steps.
- This is to confirm successful completion of your MPN.

Confirm

- Contact UNLV Student Financial Services at (702) 895-3424 after 3 business days to confirm retrieval of your Entrance Counseling & Master Promissory Note (MPN) or if you have any questions or concerns.

Budget Worksheet

EXPENSES	Month	Semester	Year*
Education			
Tuition			
Books			
Fees			
Supplies			
Housing			
Dormitory/Rent			
Utilities			
Telephone			
Food			
Meal Plan/Groceries			
Eating Out			
Transporation			
Bus/Train/Air			
Commuting			
Car Repairs/Insurance			
Health			
Insurance			
Doctor			
Prescriptions			
Personal/Miscellaneous			
Laundry/Cleaning			
Toiletries			
Emergencies			
Other			
Entertainment			
Movies/Concerts			
Other			
In-School Interest Payments			
Unsubsidized loan			
TOTAL EXPENSES			

FINANCIAL RESOURCES	Semester	Year*
Grant awards		
Federal Pell Grant		
SEOG		
Nevada Grant-in-aid		
Access Grant		
Bob Davis Scholarship		
LEAP Grant		
Loan awards		
Direct Subsidized Loan		
Direct Unsubsidized Loan		
Perkins Loan		
Alternative Loan		
Other Resources		
Scholarships		
Savings		
Work study		
Off-campus employment		
Other		
Other		
Other		
TOTAL RESOURCES		

* An academic year is considered a fall plus a spring semester.

CALCULATION	
(Find out how much \$ you may still need)	
Total Expenses (year*)	
minus Total Resources (year*)	
REMAINING NEED	

NOTE: If the remaining need amount is greater than zero, you need to either reduce your expenses or identify other financial resources.

U N L V

The University of Nevada, Las Vegas

**Student Financial Assistance
Guidebook**

**Your comprehensive guide to better student
assistance management and compliance**

A publication for UNLV student applicants

**Save a tree; printing is not required.
Please return and review this publication on-line 24 hours a day.**